

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ANTOINETTE M MURPHY

Debtor(s)

Case No. 09-12214

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/06/2009.
- 2) The plan was confirmed on 05/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/10/2009, 08/03/2010, 11/03/2010, 07/07/2011, 09/29/2011, 01/11/2012, 07/18/2012, 11/07/2012.
- 5) The case was dismissed on 05/08/2014.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,400.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$22,800.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$22,800.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$1,181.31
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,181.31

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BEST BUY	Unsecured	202.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	449.00	599.32	599.32	474.63	0.00
CAPITAL ONE AUTO FINANCE	Secured	4,000.00	9,440.60	4,060.55	4,060.55	1,615.39
CAPITAL ONE AUTO FINANCE	Unsecured	5,907.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	0.00	NA	NA	0.00	0.00
CBCS	Unsecured	NA	444.29	444.29	351.85	0.00
CITIMORTGAGE	Secured	165,000.00	185,340.17	NA	0.00	0.00
CITIMORTGAGE	Secured	NA	16,669.26	2,299.15	2,299.15	0.00
CITIMORTGAGE INC	Unsecured	22,962.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	1,374.00	1,403.81	1,403.81	1,111.72	0.00
ECAST SETTLEMENT CORP	Unsecured	886.00	998.76	998.76	790.95	0.00
HOUSEHOLD FINANCE CORP III	Unsecured	13,408.00	NA	NA	0.00	0.00
HOUSEHOLD FINANCE CORP III	Secured	NA	1,102.00	1,102.00	1,102.00	0.00
HOUSEHOLD FINANCE CORP III	Secured	13,408.00	14,295.12	14,295.12	0.00	0.00
HOUSEHOLD FINANCE CORPORATIC	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	925.00	NA	NA	0.00	0.00
HSBC CARD SVC	Unsecured	0.00	NA	NA	0.00	0.00
INGALLS MEMORIAL HOSPITAL	Unsecured	245.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,396.00	2,529.88	2,529.88	2,003.52	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	1,407.00	1,631.13	1,631.13	1,291.76	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	141.00	NA	NA	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	275.00	NA	NA	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	282.00	NA	NA	0.00	0.00
MRSI	Unsecured	877.00	NA	NA	0.00	0.00
MRSI	Unsecured	218.00	NA	NA	0.00	0.00
PALISADES COLLECTIONS LLC	Unsecured	NA	906.48	906.48	717.88	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	9,034.00	9,525.29	1,141.87	705.79	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,125.00	2,252.98	2,252.98	1,784.22	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,640.00	1,137.47	1,137.47	900.80	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,443.00	1,476.36	1,476.36	1,169.22	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SOUTHWEST LABORATORY	Unsecured	22.00	NA	NA	0.00	0.00
Vanda LLC	Unsecured	1,460.00	1,564.84	1,564.84	1,239.26	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$14,295.12	\$0.00	\$0.00
Mortgage Arrearage	\$3,401.15	\$3,401.15	\$0.00
Debt Secured by Vehicle	\$4,060.55	\$4,060.55	\$1,615.39
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$21,756.82	\$7,461.70	\$1,615.39
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$16,087.19	\$12,541.60	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,181.31</u>	
Disbursements to Creditors	<u>\$21,618.69</u>	
TOTAL DISBURSEMENTS :		<u>\$22,800.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/28/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.